

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method enabling the transaction of business between a customer and a host processing system, wherein the customer normally communicates with the host processing system via a computer network operatively coupled to a web server which in turn is operatively coupled to the host processing system, and wherein the customer is normally required to have an electronic account on the host processing system before transacting business with the host processing system, comprising:

receiving personal information relating to the customer at a middleware tier comprising at least one transaction and database server, wherein said middleware tier is operatively coupled to said host processing system and to said web server;

determining, at said middleware tier, that said host processing system is unavailable;

determining, at said middleware tier, an available account number;

associating said personal information with said available account number to create an electronic record;

storing said electronic record in a temporary repository to establish within said temporary repository an electronic account relating to said customer;

receiving database transaction instructions from said customer relating to said electronic account wherein one of the database transaction instructions includes funding said electronic account;

utilizing said electronic account, executing said database transaction instructions;

creating a log of executed database transactions associated with said electronic account;

determining that said host processing system is available;

retrieving said electronic account from said temporary repository; [[and]]

copying said electronic account and said log of executed database transactions to said host processing system; and

validating customer bank account information using a rules engine to manipulate a series of bank rules when the host processing system is unavailable to allow for funding said electronic account.

2. (Canceled).

3. (Previously presented) The method of claim 1, wherein said available account number is calculated through application of a computer algorithm matching that utilized by said host processing system when said system is available.

4. (Previously Presented) The method of claim 1, wherein said temporary repository comprises a new account queue.

5. (Previously Presented) The method of claim 1, wherein said electronic account is extracted from an inventory of blank electronic accounts.

6-7. (Canceled).

8. (Previously Presented) The method of claim 1, wherein said host processing system comprises an online account management system selected from the group consisting of a brokerage management system, a mutual fund management system, an annuity management system, a financial account processing system, a mutual fund wrap management system, a separate managed account system, a deposit account management system, and a loan account management system.

9. (Previously Presented) The method of claim 1, wherein said method further comprises the additional step of:

providing counting means for recording the number of accounts created during system unavailability.

10. (Original) The method of claim 9, wherein said method further comprises the additional step of:

resetting said counting means upon system availability.

11. (Withdrawn) A method of validating account information comprising the steps of:

receiving identifying information relating to an account;

searching a repository containing information relating to one or more institutions; and

determining if said account is supported by one or more of said institutions.

12. (Withdrawn) The method of claim 11, further comprising the additional step of:

providing feedback information to one or more parties having an interest in said account.

13. (Withdrawn) The method of claim 11, wherein said identifying information is selected from the group consisting of a bank routing number, bank account type, bank account number, and geographical area code.

14. (Withdrawn) The method of claim 13, wherein said repository contains a table of institutions indexed according to bank routing number.

15. (Withdrawn) The method of claim 11, wherein said information relating to said institutions further comprises one or more guidelines applicable to said account.

16. (Withdrawn) The method of claim 15, further comprising the additional step of:

determining if said payment account allows debit transactions.

17. (Withdrawn) The method of claim 15, wherein said guidelines comprise formatting guidelines.

18. (Withdrawn) The method of claim 17, further comprising the additional step of:

applying said formatting guidelines to said identifying information.

19. (Withdrawn) A method of access management comprising the steps of:  
receiving a first set of information relating to a primary party of an account;  
receiving a second set of information relating to one or more secondary parties;

defining a relationship between each of said secondary parties and said primary party;

and

utilizing said relationships, determining which of said secondary parties shall have access to said account of said primary party.

20. (Withdrawn) The method of claim 18, wherein said utilizing step further comprises the additional steps of:

assigning an identifier to each of said parties;

associating each of said identifiers with one or more of said relationships to create a table, said table defining which account(s) said parties shall have access to.

21. (Withdrawn) The method of claim 20, further comprising the additional step of:

storing said relationship matching table upon a storage device.

22. (Withdrawn) The method of claim 19, wherein said relationships are selected from the group consisting of administrator, beneficiary, conservator, executor, guardian, joint tenants, minor, personal representative, plan participant, power of attorney, retiree, spouse, tenants in common, and trustees.

23. (Withdrawn) The method of claim 20, further comprising the additional step of:

providing access to each of said parties according to said table.

24. (Currently Amended) A middleware server electronically accessible to at least one customer and operatively coupled to at least one host processing system, comprising:

transaction and database server including a temporary repository and configured for:

receiving personal information relating to a customer;

determining that said host processing system is unavailable;

determining an available account number;

associating said personal information with said available account number to create an electronic record;

storing said electronic record in a said temporary repository to establish within said temporary repository an electronic account relating to said customer;

receiving database transaction instructions from said customer relating to said electronic account wherein one of the database transaction instructions includes funding said electronic account;

utilizing said electronic account, executing said database transaction instructions;

creating a log of executed database transactions associated with said electronic account;

determining that said host processing system is available;

retrieving said electronic account from said temporary repository;

[[and]]

providing said electronic account and said log of executed database transactions associated with said account to said host processing system; and  
validating customer bank account information using a rules engine to manipulate a series of bank rules when the host processing system is unavailable to allow for funding said electronic account.

25. (Canceled).

26. (Previously Presented) The computer system of claim 24, wherein said temporary repository comprises a new account queue.

27. (Previously Presented) The computer system of claim 24, further comprising means to extract said electronic account from an inventory of blank electronic accounts held upon a storage device coupled to said server.

28-29. (Canceled).

30. (Previously Presented) The computer system of claim 24, wherein said host processing system comprises an online account management system selected from the group consisting of a brokerage management system, a mutual fund management system, an annuity management system, a financial account management system, a separate managed account system, a deposit account management system, and a loan account management system.

31. (Withdrawn) A computer system for validating account information

comprising a processing unit for receiving identifying information relating to an account, searching a repository coupled to said processing unit containing information relating to one or more institutions, and determining if said account is supported by one or more of said institutions.

32. (Withdrawn) The computer system of claim 31, where said processing unit is for providing feedback information to one or more parties having an interest in said account.

33. (Withdrawn) The computer system of claim 31, wherein said identifying information is selected from the group consisting of a bank routing number, bank account type, bank account number, and geographical area code.

34. (Withdrawn) The computer system of claim 33, wherein said repository contains a table of institutions indexed according to bank routing number.

35. (Withdrawn) The computer system of claim 31, wherein said information relating to said institutions further comprises one or more guidelines applicable to said account.

36. (Withdrawn) The computer system of claim 35, wherein said processing unit is for determining if said payment account allows debit transactions.

37. (Withdrawn) The computer system of claim 35, wherein said guidelines comprise formatting guidelines.

38. (Withdrawn) The computer system of claim 37, wherein said processing unit is for applying said formatting guidelines to said identifying information.

39. (Withdrawn) A computer system for managing information access

comprising: a processing unit for receiving a first set of information relating to a primary party of an account, receiving a second set of information relating to one or more secondary parties, defining a relationship between each of said secondary parties and said primary party, and utilizing said relationships, determining which of said secondary parties shall have access to said account of said primary party.

40. (Withdrawn) The computer system of claim 39, wherein said processing unit is for assigning an identifier to each of said parties and associating each of said identifiers with one or more of said relationships to create a table, said table defining which account(s) said parties shall have access to.

41. (Withdrawn) The computer system of claim 40, further comprising a storage device for storing said relationship matching table, said storage device being coupled to said processing unit.

42. (Withdrawn) The computer system of claim 39, wherein said relationships are selected from the group consisting of administrator, beneficiary, conservator, executor, guardian, joint tenants, minor, personal representative, plan participant, power of attorney, retiree, spouse, tenants in common, and trustees.

43. (Withdrawn) The computer system of claim 40, wherein said processing unit is for providing access to each of said parties according to said table.

44. (Currently Amended) A computer readable medium comprising instructions for causing a computer in a middleware tier to execute the steps of:

receiving personal information relating to a customer at a middleware tier comprising at least one transaction and database server, wherein said middleware tier is operatively coupled to a host processing system and to a web server;

determining that said host processing system is unavailable;

determining an available account number;



associating said personal information with said available account number to create an electronic record;

storing said electronic record in a temporary repository to establish within said temporary repository an electronic account relating to said customer;

receiving database transaction instructions from said customer relating to said electronic account wherein one of the database transaction instructions includes funding said electronic account;

utilizing said electronic account, executing said database transaction instructions;

creating a log of executed database transactions associated with said electronic account;

determining that said host processing system is available;

retrieving said electronic account from said temporary repository; [[and]]

copying said electronic account and said log of executed database transactions to said host processing system; and

validating customer bank account information using a rules engine to manipulate a series of bank rules when the host processing system is unavailable to allow for funding said electronic account.

45. (Previously Presented) The computer readable medium of claim 44, wherein said available account number is calculated through application of a computer algorithm matching that utilized by said host processing system when said system is available.

46. (Previously Presented) The computer readable medium of claim 44, wherein said temporary repository comprises a new account queue.

47. (Previously Presented) The computer readable medium of claim 44, wherein said electronic account is extracted from an inventory of blank electronic accounts.

48. (Previously Presented) The computer readable medium of claim 44, wherein said host processing system comprises an online account management system selected from the group consisting of a brokerage management system, a mutual fund management system, an annuity management system, a financial account processing system, a mutual fund wrap management system, a separate managed account system, a deposit account management system, and a loan account management system.

49. (Previously Presented) The computer readable medium of claim 44, wherein said steps further comprise recording the number of accounts created during system unavailability.

50. (Previously Presented) The computer readable medium of claim 49, wherein said steps further comprise resetting a counter upon system availability.

51. (Currently Amended) A method enabling the transaction of business between a customer and a host processing system, wherein the customer normally communicates with the host processing system via a computer network operatively coupled to a web server which in turn is operatively coupled to the host processing system, and wherein the customer is normally required to have an electronic account on the host processing system before transacting business with the host processing system, comprising:

- receiving personal information relating to the customer at a middleware tier comprising at least one transaction and database server, wherein said middleware tier is operatively coupled between said web server and said host processing system such that said middleware tier manages customer requests, interacts with said host processing system, and responds to said web server;

- determining, at said middleware tier, that said host processing system is unavailable;

- determining, at said middleware tier, an available account number;

associating said personal information with said available account number to create an electronic record;

storing said electronic record in a temporary repository to establish within said temporary repository an electronic account relating to said customer;

receiving database transaction instructions from said customer relating to said electronic account wherein one of the database transaction instructions includes funding said electronic account;

utilizing said electronic account, executing said database transaction instructions;

creating a log of executed database transactions associated with said electronic account;

determining that said host processing system is available;

retrieving said electronic account from said temporary repository; [[and]]

copying said electronic account and said log of executed database transactions to said host processing system; and

validating customer bank account information using a rules engine to manipulate a series of bank rules when the host processing system is unavailable to allow for funding said electronic account.